

2025-04-25 10:54:00

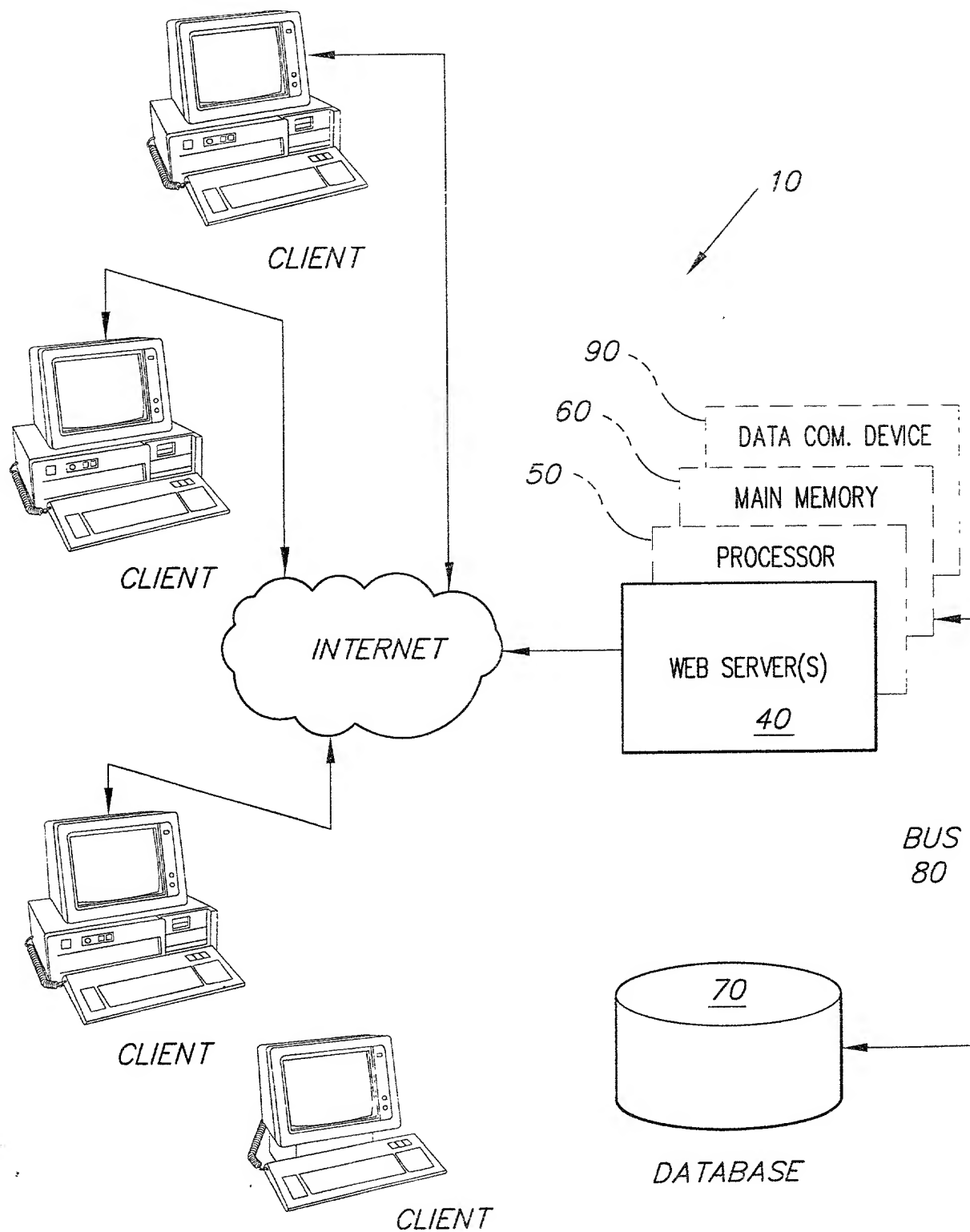


FIG. 1
(PRIOR ART)

100

A Business to Business Web Site 1-800-300-5662

Loan Center of California, Inc Presents "The Latest Online Technology For Mortgage Brokers Use"
A Leader in Niche and Alt-A Loans in California.



Rateprice.com

Attention brokers: Rateprice.com now includes pricing for ARMS as well as Fixed rate loans Sign in today!!

Service Highlights

This site will underwrite your niche loan in seconds

- ◆ Stated income loans
- ◆ No ratio loans
- ◆ 80/20 Stated Programs
- ◆ Limited Docs
- ◆ No Doc Loans
- ◆ Unverified Funds
- ◆ Online Exceptions
- ◆ Loans up to \$4 Million

Register and Logon Below

Wednesday, January 09, 2002

Email Comments to Loan Center CEO
[Click Here](#)

No Data Entry and
NO CREDIT PULLED

Receive complete
underwriting conditions
within seconds of your
scenario

First of its kind State of
the art technology with easy
point and click selections

Your niche loan scenario
is priced within seconds.

Free Pipeline report
manager included

* Employment Opportunities *

<p>First Time to use this Site</p> <p>Your Login and Password will be instantly assigned</p> <p>Email <input type="text"/></p> <p>Phone <input type="text"/></p> <p>Brokers Name <input type="text"/></p> <p><input type="button" value="INFO"/> <input type="button" value="CONTINUE"/></p>	<p>LOG ON TO RATE PRICE</p> <p>Pricing and Automated Underwriting in Seconds!</p> <p>Username: <input type="text"/></p> <p>Password: <input type="text"/></p> <p><input type="button" value="Login"/> <input type="button" value="Forgot your password?"/></p>
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Not intended for consumer use, as defined by Section 225.3 of Regulation Z, which implements the Truth in Lending Act.
Property of Loan Center of California

FIG. 2

RatePrice.Com

Rates last updated : 1/9/02

190

STEP 1 : Select Loan Parameters

② LTV	97.01-100%	200	Fee Add Ons:	
Loan Amount	>50k to 120k		1.375	
② Middle Score	>740	210	0	
Purpose	Purchase	220	0.125	
Property Type	SFR	230	N/A	
Occupancy	Owner Occupied	240	0.125	
Documentation	Full/Alt Doc	250	0.125	
② Debt Ratio	None	260	0	
		270		
<u>Fee Improvements :</u>		280		
② Prepay Penalty	None	REQUIRED	1	
② Full File Submission	No	290	0	
Impounds	None		0	
<u>Piggyback 2nd :</u>		300		
② Piggyback 2nd	No	5%	0	
		310		
		320		
Total Adds:			N/A	195

STEP 2 : Select Program & Rate

Program	30 Year Fixed	Select Rate	Base Fee :	2.625
			Total Adds :	N/A
			② Final Fee :	N/A
330	340			360

STEP 3 : Approval With Conditions

Fill out the optional information below if you wish it to appear on the approval

Borrower's Name 370

Property Address 380

If fields below are completed they must match selected range above ②

1st Mortgage LTV (Optional)

FIG. 3A

390

205210"46845001

2025-10-10 10:04:20 AM

LOAN AMOUNT	210	<input type="text"/>	(OPTIONAL)
SALES PRICE	400	<input type="text"/>	(OPTIONAL)
MIDDLE SCORE	220	<input type="text"/>	(OPTIONAL)
ATTENTION	410	<input type="text"/>	(OPTIONAL)

APPROVE THIS LOAN IN SECONDS

10:04:20 AM

420

FIG. 3B

ELECTRONIC COMMITMENT LOAN CENTER OF CALIFORNIA 1-800-300-5662

DATE: 12/28/01 BORROWER: LOAN AMOUNT: >50K TO 100,000K LTV: 97.01-100% QUALIFYING SCORE: >740 SELECTED RATE: 7.00 (NOT LOCKED) PREPAY PENALTY: NONE	PROGRAM: ALT-A NICHE LOAN PURPOSE: PURCHASE DOC TYPE: FULL/ALT DOC DEBT RATIO: NONE MORTGAGE TERM: 30 YEAR FIXED OCCUPANCY: OWNER OCCUPIED PROPERTY TYPE: SFD PROPERTY ADDRESS:	BROKER'S NAME: DEMO ATTENTION: DEMO BROKER'S PHONE: DEMO BROKER'S FAX: DEMO REP'S NAME: UNKNOWN UNDERWRITER: AUTOMATED LOAN NUMBER: AA-11110-1111
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THIS LOAN TO YOUR PIPELINE.

TO RECEIVE SPECIAL PRICING ON 80/20 LOANS: SAVE THE LOAN TO YOUR PIPELINE.
 WHEN YOU VIEW THE APPROVAL THROUGH THE PIPELINE THERE WILL BE A BOX
 TO ENTER A CODE FROM YOUR SPECIAL PROMOTIONAL FLYER.

CONDITIONS

- 12/28/011. THIS LOAN AND IT'S PRICING ARE NOT CURRENTLY AVAILABLE.
 TO OBTAIN A DECISION ON THIS LOAN PLEASE CALL 1-800-300-5662.
- 12/28/012. THIS LOAN REQUIRES A DEBT RATIO. YOU MUST SELECT A DEBT RATIO
 IF YOUR LOAN IS A STATED INCOME LOAN. THE MAXIMUM ALLOWABLE
 DEBT RATIO ON A STATED INCOME LOAN IS 45%

FIG. 4

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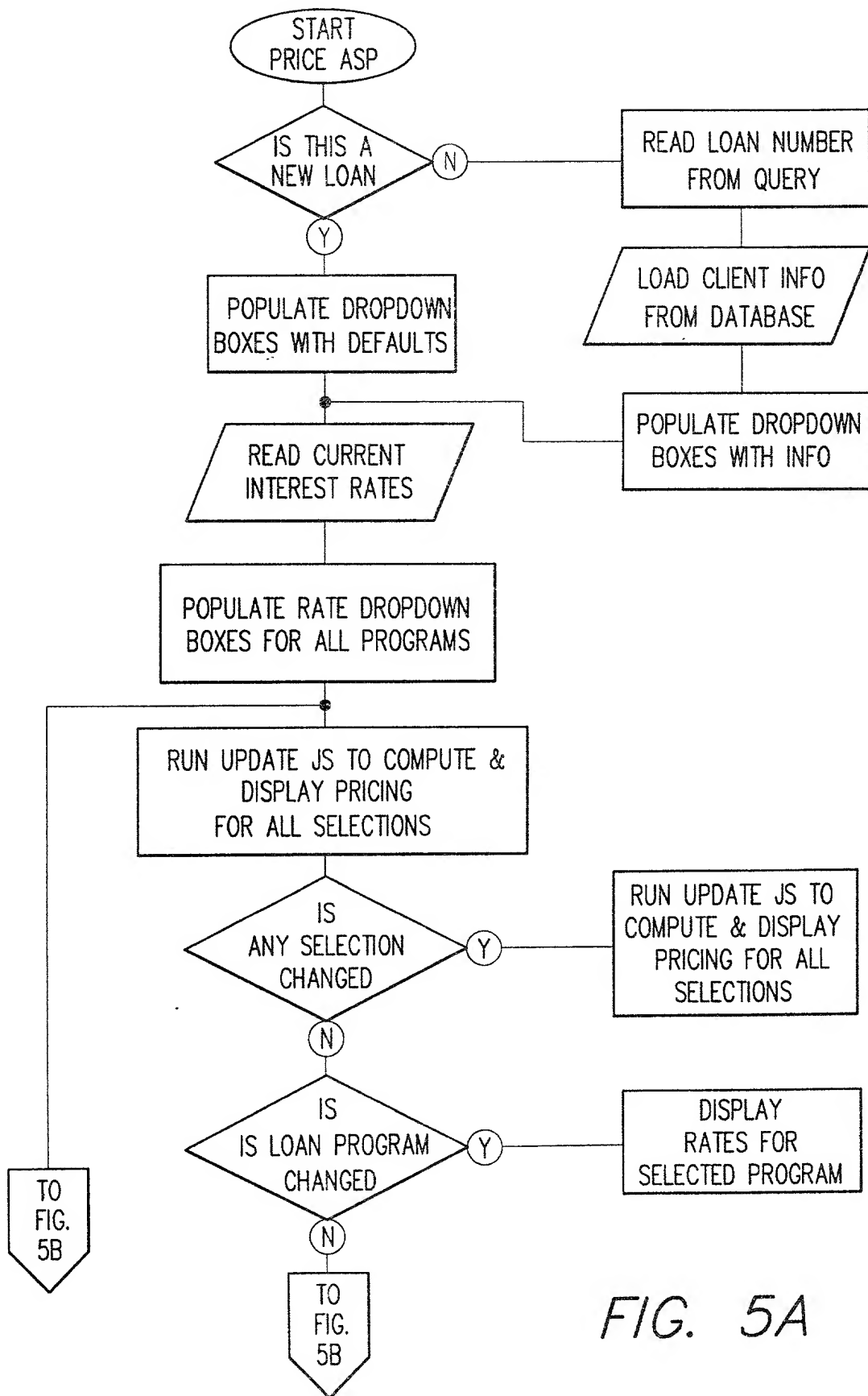


FIG. 5A

2025-10-16 15:00

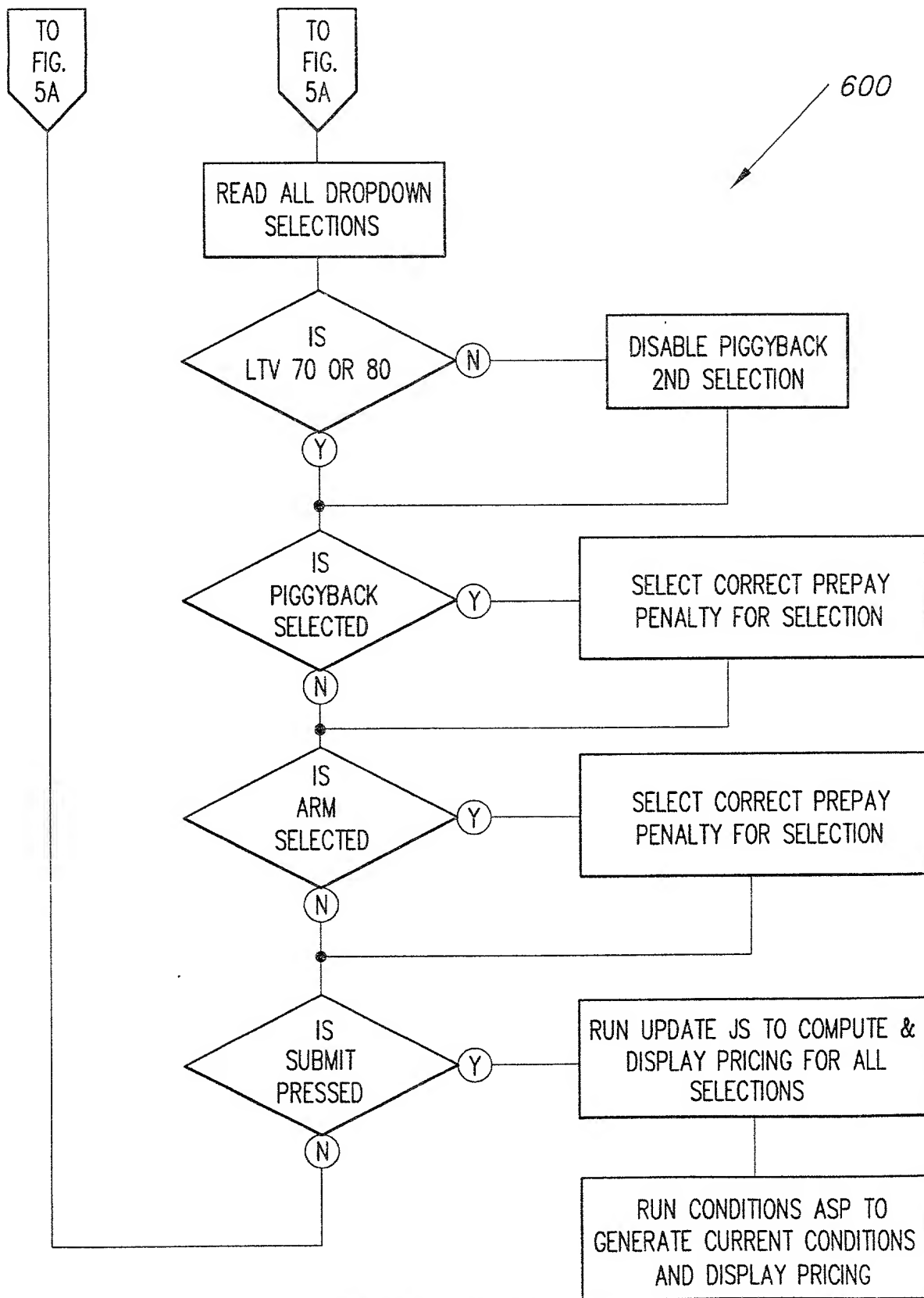


FIG. 5B

START
UPDATE JS

READ ALL SELECTIONS FROM
DROPDOWN BOXES

DISABLE SELECTIONS THAT ARE
IMPROPER FOR CURRENT SELECTIONS

READ BASE FEE FOR SELECTED RATE

LOAD CURRENT ADDS
FOR ALL PROGRAMS

DISABLE SELECTIONS THAT ARE
IMPROPER FOR CURRENT SELECTIONS

IS
PIGGYBACK
SELECTED

Y

COMPUTE ADDS FOR
PIGGYBACK SECOND

N

IS
PIGGYBACK
SELECTED

Y

COMPUTE ADDS FOR ARMS

N

COMPUTE ADDS FOR
PIGGYBACK SECOND

DISPLAY REQUIRED OR OPTIONAL
FOR APPROPRIATE SELECTIONS

COMPUTE TOTALS

UPDATE DISPLAY FOR CURRENT
SELECTION PRICING

END RETURN
TO PRICE ASP

700

FIG. 6

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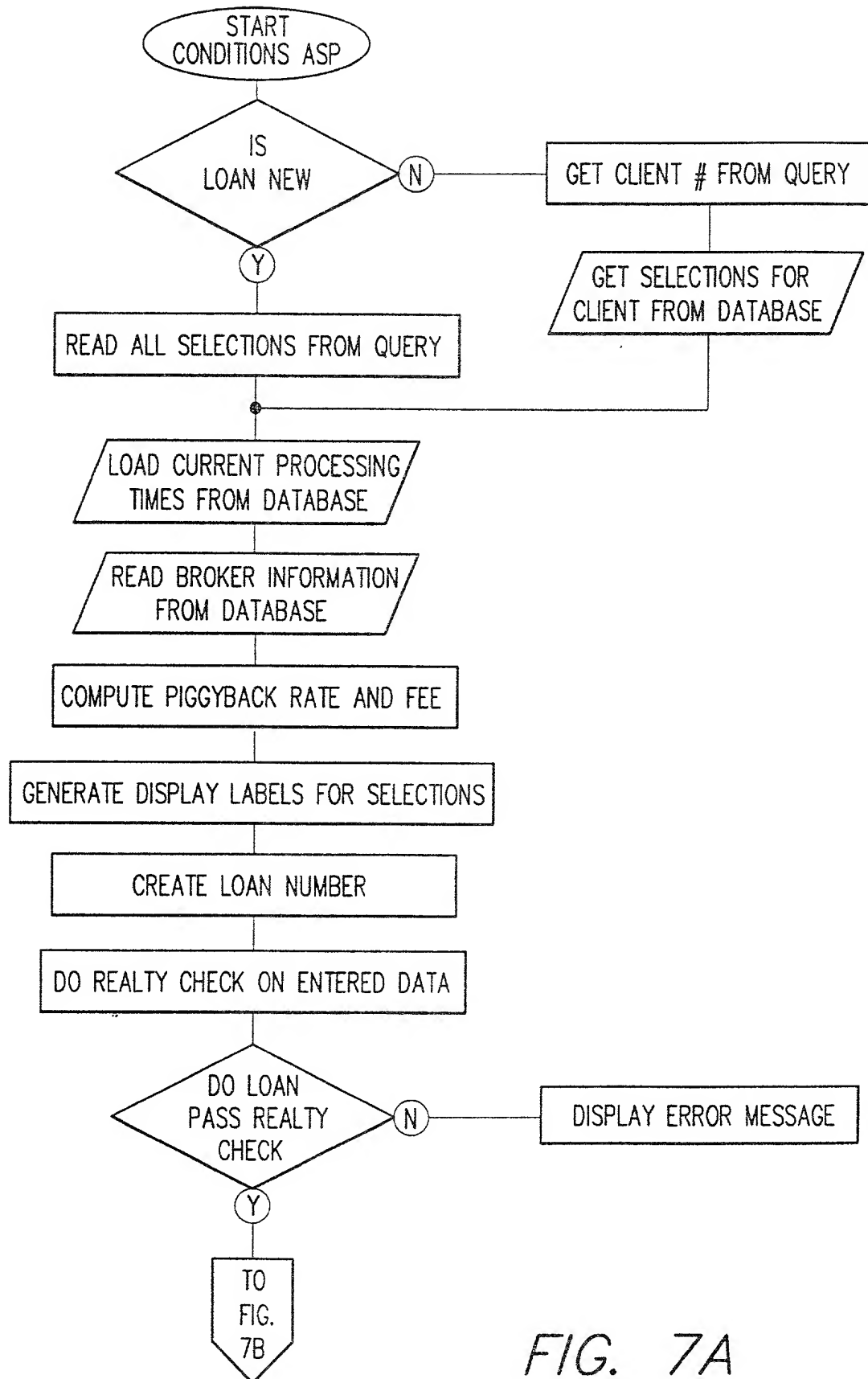


FIG. 7A

TO
FIG.
7A

LOAD CURRENT CONDITION SET FROM DISK

FOR EACH CONDITION IN CONDITION SET DO

IS CONDITION
PARAMETERS=
SELECTIONS

Y

ADD CONDITION TO CONDITIONS LIST

ADD GUIDE DATA TO GUIDE

N

NEXT CONDITION

OUTPUT HEADERS

OUTPUT CONDITIONS & GUIDE

OUTPUT FOOTER

END

DOES
CONDITION NEGATE
LOANS

N

Y

ADD FLAG AND EXPLANATION TO
BROKER WHY LOAN IS REJECTED

800

FIG. 7B